

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION**

In Re:
Kristine L. Cloutier

Case No. 13-59420-T
Chapter 13
Judge Tucker

Debtor(s)

ORDER CONFIRMING PLAN

The Debtor's Chapter 13 plan was duly served on all parties in interest. A hearing on confirmation of the plan was held after due notice to parties in interest. Objections, if any, have been resolved. The Court hereby finds that each of the requirements for confirmation of a Chapter 13 plan pursuant to 11 U.S.C. §1325(a) are met.

Therefore, **IT IS HEREBY ORDERED** that the Debtor's Chapter 13 plan, as last modified, if at all, is confirmed.

IT IS FURTHER ORDERED that the claim of **Brian J. Small/Thav Gross PC**, attorneys for the Debtor, for the allowance of compensation and reimbursement of expenses is allowed in the total amount of \$Fees by Application in fees and \$Costs by Application in expenses, and that the portion of such claim which has not already been paid, to-wit: \$Fees by Application shall be paid by the Trustee as an administrative expense of this case.

IT IS FURTHER ORDERED that the Debtor shall maintain all policies of insurance on all property of the Debtor and this estate as required by law and contract.

All filed claims to which an objection has not been filed are deemed allowed pursuant to 11 U.S.C. §502(a), and the Trustee is therefore **ORDERED** to make distributions on these claims pursuant to the terms of the Chapter 13 plan, as well as all fees due the Clerk pursuant to statute.

IT IS FURTHER ORDERED as follows: [Only provisions checked below apply]

- [X] The Debtor shall remit 100% of all tax refunds received or entitled to after commencement of the case, and shall not alter any withholding deductions/exemptions without Court approval.
- [X] Pursuant to the adversary Judgment in case number 13-05280, pleading number 6 the junior lien of Wells Fargo Bank N.A., Mortgage Electronic Registration Systems, Inc. shall be paid as a class 9 general unsecured claim.
- [X] Debtor's plan payments shall be \$801.53 bi-weekly effective November 21, 2013.
- [X] The Debtor's Plan payments shall be increased to \$893.84 per bi-weekly effective July 1, 2014 when obligation for Debtor child's preschool ends.
- [X] The Debtor's Plan payments shall be increased to \$1,043.03 per bi-weekly effective October 1, 2016 when obligation to Christian Financial Credit Union on 2009 Chrysler ends.

APPROVED:

/s/ Tammy L. Terry
Tammy L. Terry
Chapter 13 Trustee
Buhl Building
535 Griswold, Ste. 2100
Detroit, MI 48226

/s/ Brian J. Small
Brian J. Small (P46901)
Garik Osipyants (P69952)
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Signed on January 29, 2014

/s/ Thomas J. Tucker
Thomas J. Tucker
United States Bankruptcy Judge